

**CWT- Community Bank Shariah Fund**  
**Statement of Financial Position (Unaudited)**  
As at 30 September 2025

	NOTES	2025 BDT	2024 BDT
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Preliminary and issue expenses	1	2,380,316	2,581,408
<b>Total non-current assets</b>		<b>2,380,316</b>	<b>2,581,408</b>
<b>Current Assets</b>			
Investment in Marketable Securities	2	63,432,242	40,530,630
Investment in IPO	3	-	-
Investment in MTDR	4	-	22,300,634
Advance, deposit and prepayments	5	92,895	121,023
Account receivables	6	252,129	1,425,858
Cash and cash equivalents	7	12,879,427	8,814,719
<b>Total Current Assets</b>		<b>76,656,693</b>	<b>73,192,864</b>
<b>Total Assets</b>		<b>79,037,009</b>	<b>75,774,272</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Unitholders' Equity</b>			
Unit capital fund	8	74,681,380	73,199,460
Unit premium reserve	9	(1,954,108)	(2,036,455)
Retained earnings	10	5,280,801	4,018,243
<b>Total unitholders' equity</b>		<b>78,008,073</b>	<b>75,181,248</b>
<b>Current Liability</b>			
Accounts payable	11	1,028,936	593,024
<b>Total current liability</b>		<b>1,028,936</b>	<b>593,024</b>
<b>Total unitholders' equity and liabilities</b>		<b>79,037,009</b>	<b>75,774,272</b>
<b>Net Assets (Total Assets - Total Liabilities)</b>		<b>78,008,073</b>	<b>75,181,248</b>
<b>Net Asset Value (NAV) Per Unit</b>			
At market price	12	10.45	10.27
At cost price	13	10.05	10.36

These financial statements should be read in conjunction with annexed notes

  
**Trustee**  
Authorized Signatory of Sandhani Life  
Insurance Co. Ltd (SLIC)

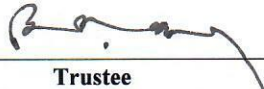
  
**Asset Manager**  
Authorized Signatory of CWT Asset Management  
Company Ltd.

**Muhammad Harunur Rashid**  
Head of Accounts  
CWT Asset Management Company Ltd.

**CWT- Community Bank Shariah Fund**  
**Statement of Profit or Loss and Other Comprehensive Income (Unaudited)**  
For the period from 1 July 2025 to 30 September 2025

	NOTES	01.07.2025 to	01.07.2024 to
		30.09.2025	30.09.2024
		BDT	BDT
<b>INCOME</b>			
Gain/ (loss) on sales of marketable securities	14	109,543	(67,393)
Dividend income	15	405,000	-
Interest Income	16	418,687	941,654
		<b>933,230</b>	<b>874,261</b>
<b>EXPENSES</b>			
Amortization of preliminary and issue expenses		201,092	198,570
Audit fees		12,500	12,500
Bank Charge and Excise Duty		707	115
BO Maintenance Fees			1,800
BSEC Fee		25,205	34,103
CDBL connection fee		3,450	3,450
CDBL Fees		6,268	-
CDBL settlement and demat charges		3,536	2,229
Custodian fee		9,500	20,529
Management fee		455,817	771,992
Newspaper publications fee		33,900	6,700
Remuneration of shariah advisor-expenses		20,000	-
Trustee fee		19,640	35,449
		<b>791,616</b>	<b>1,087,438</b>
<b>Profit/ (Loss) before provision</b>		<b>141,614</b>	<b>(213,177)</b>
Provision for unrealised loss write back	17	3,609,726	7,151,361
<b>Net Profit for the period</b>		<b>3,751,340</b>	<b>6,938,183</b>
<b>Other comprehensive income</b>		-	-
<b>Total comprehensive income for the period</b>		<b>3,751,339.82</b>	<b>6,938,183.40</b>
<b>Earnings Per Unit (EPU)</b>	18	<b>0.50</b>	<b>0.59</b>

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(SLIC)

  
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Authorized Signatory of CWT Asset  
Management Company Ltd.  
**Muhammad Harunur Rashid**  
Head of Accounts  
CWT Asset Management Company Ltd.

**CWT- Community Bank Shariah Fund**  
**Statement of Changes in Equity (Unaudited)**  
For the period from 1 July 2025 to 30 September 2025

Particulars	Unit Capital Fund	Unit Premium/ Discount	Retained Earnings	Amount in Taka
				Total Equity
<b>Opening balance as at 01 July 2025</b>	<b>73,199,460</b>	<b>(2,036,455)</b>	<b>4,018,243</b>	<b>75,181,248</b>
Unit fund new subscription during the period	1,481,920	-	-	1,481,920
Unit fund surrender during the period	-	-	-	-
Unit premium addition during the period	-	82,348	-	82,348
Unit premium adjustment during the period	-	-	-	-
Dividend paid for the year 2024-2025	-	-	(2,488,782)	(2,488,782)
Net profit/(loss) during the year	-	-	3,751,340	3,751,340
<b>Closing balance as at 30 September 2025</b>	<b>74,681,380</b>	<b>(1,954,108)</b>	<b>5,280,801</b>	<b>78,008,073</b>

Particulars	Unit Capital Fund	Unit Premium/Discount	Retained Earnings	Total Equity
<b>Opening balance as at 01 July 2024</b>	<b>136,771,090</b>	<b>(119,505)</b>	<b>(983,457)</b>	<b>135,668,128</b>
Unit fund new subscription during the year	24,630	-	-	24,630
Unit fund surrender during the year	(19,213,510)	-	-	(19,213,510)
Unit premium addition during the year	-	1,370	-	1,370
Unit premium adjustment during the year	-	(847,405)	-	(847,405)
Net profit/(loss) during the year	-	-	6,938,183	6,938,183
Prior period adjustment	-	-	103,278	103,278
<b>Closing balance as at 30 September 2024</b>	<b>117,582,210</b>	<b>(965,540)</b>	<b>6,058,005</b>	<b>122,674,675</b>

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\_\_\_\_\_  
Asset Manager  
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Muhammad Harunur Rashid  
Head of Accounts  
CWT Asset Management Company Ltd.

## CWT- Community Bank Shariah Fund

### Statement of Cash Flows

For the period from 1 July 2025 to 30 September 2025

	01.07.2025 to 30.09.2025	01.07.2024 to 30.09.2024
	BDT	BDT
<b>A. Cash flows from operating activities</b>		
Profit income realized	2,143,225	613,038
Dividend income received	1,315,650	-
Gain/ (loss) on sales of marketable securities	109,543	(67,393)
Payment made for expenses	(126,493)	(1,744,249)
<b>Net Cash from Operating Activities</b>	<b>3,441,924</b>	<b>(1,198,604)</b>
<b>B. Cash Flows from Investing Activities</b>		
Net investment in IPO shares, Bond and Securities	(19,291,887)	2,998,686
Net Investment in MTDR	20,839,175	-
<b>Net Cash from Investing Activities</b>	<b>1,547,288</b>	<b>2,998,686</b>
<b>C. Cash Flows from Financing Activities</b>		
Unit sale	15,000	26,000
Unit repurchase	-	(20,060,915)
Dividend Paid	(940,049)	-
<b>Net Cash from Financing Activities</b>	<b>(925,049)</b>	<b>(20,034,915)</b>
<b>Net cash flows (A+B+C)</b>	<b>4,064,164</b>	<b>(18,234,833)</b>
Cash and cash equivalents at the beginning of the period	8,814,719	52,427,062
<b>Cash and cash equivalents at the end of the period</b>	<b>12,879,427</b>	<b>34,192,229</b>
Net operating cash flows	3,441,924	(1,198,604)
Number of outstanding units	7,468,138	11,758,221
<b>Net Operating Cash Flows Per Unit (NOCFU)</b>	<b>0.46</b>	<b>(0.10)</b>



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**Asset Manager**

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**Muhammad Harunur Rashid**  
Head of Accounts  
CWT Asset Management Company Ltd.

**CWT- Community Bank Shariah Fund**  
**Notes to the Financial Statements (Unaudited)**

As at 30 September 2025

	30.09.2025	30.06.2025
	BDT	BDT
<b>1 Preliminary and issue expenses</b>		
Preliminary and issue expenses (Initial Cost)	3,971,398	3,971,398
Opening balance of accumulated amortization	1,389,990	595,710
Amortization during the year	201,092	794,280
Closing balance of accumulated amortization	1,591,082	1,389,990
<b>Closing balance of the preliminary and issue expenses (WDV)</b>	<b>2,380,316</b>	<b>2,581,408</b>
<b>2 Investment in Marketable Securities</b>		
Investment in securities at market price (Annexure-A)	63,432,242	40,530,630
	<b>63,432,242</b>	<b>40,530,630</b>
* "For valuation of listed securities the average of close price of both Stock Exchanges (Dhaka Stock Exchange and Chittagong Stock Exchange) for respective securities has been taken into consideration from the current accounting year, was done by considering the close price of Dhaka Stock Exchange only."		
<b>3 Investment in IPO</b>		
Opening Balance	-	4,250,000
Add: Addition during the year	-	-
Less: Redemption during the year	-	(4,250,000)
	-	-
<b>4 Investment in MTDR</b>		
Opening balance	22,300,634	20,503,105
Add: Addition during the year	-	11,797,529
Less: Encashment during the year	(22,300,634)	(10,000,000)
	-	<b>22,300,634</b>
<b>5 Advance, Deposit and Prepayments</b>		
Advance BSEC Fees	74,795	100,000
Advance CDBL Fees	-	6,268
Advance Trustee Fees	18,100	14,755
	<b>92,895</b>	<b>121,023</b>
<b>6 Account receivables</b>		
Profit receivable on MTDR- DBH Finance PLC		281,601
Profit receivable on MTDR- Meghna Bank PLC	-	75,094
Profit receivable from MSND account- Meghna Bank PLC	179,802	158,513
Profit receivable from MSND account- ONE Bank PLC	72,327	-
Dividend Receivable Note: 6.1	-	910,650
	<b>252,129</b>	<b>1,425,858</b>
<b>6.1 Dividend Receivable</b>		
MARICO	-	910,650
	-	<b>910,650</b>
<b>7 Cash and Cash Equivalents</b>		
Cash at bank (One Bank - 01061490000312)	703,277	3,824,336
Cash at bank (Meghna Bank - 900121600000014)	12,174,847	4,990,383
Cash at Bank (One Bank Dividend A/C - 1061490000593)	1,303	-
	<b>12,879,427</b>	<b>8,814,719</b>

**CWT- Community Bank Shariah Fund**  
**Notes to the Financial Statements (Unaudited)**  
As at 30 September 2025

	<b>30.09.2025</b>	<b>30.06.2025</b>
	<b>BDT</b>	<b>BDT</b>
<b>8 Unit Capital Fund</b>		
Opening balance	73,199,460	136,771,090
Add: New subscription (68,929 unit at TK. 10)	1,481,920	689,290
Less: Unit repurchase (6,426,092 unit at Tk. 10)	-	(64,260,920)
	<b>74,681,380</b>	<b>73,199,460</b>
<b>9 Unit Premium Reserve</b>		
Opening balance	(2,036,455)	(119,505)
Add: Unit premium reserve during the year	82,348	6,910
Less: Premium for re-purchase of units	-	(1,923,860)
	<b>(1,954,108)</b>	<b>(2,036,455)</b>
<b>10 Retained Earnings</b>		
Opening balance	4,018,243	(983,457)
Add: Prior period adjustment	-	103,278
Add: Net profit during the year	3,751,340	4,898,422
Less: Dividend paid during the year	2,488,782	-
	<b>5,280,801</b>	<b>4,018,243</b>
<b>11 Accounts Payable</b>		
Advertisement and publication expenses -payable	4,500	2,500
Audit fees	57,500	50,000
CDBL settlement and demat charge-Payable	150	-
Custodian fees	19,133	50,198
Dividend-Payable	9	-
Management fees	946,144	490,327
TDS Payable	1,500	-
	<b>1,028,936</b>	<b>593,024</b>
<b>12 Net Asset Value (NAV) per unit at market price</b>		
Total asset value at market price	79,037,009	75,774,272
Less: Accounts payable	1,028,936	593,024
	<b>78,008,072</b>	<b>75,181,248</b>
Number of units	7,468,138	7,319,946
NAV per unit at market price	<b>10.45</b>	<b>10.27</b>
<b>13 Net Asset Value (NAV) per unit at cost price</b>		
Net asset value at Market price	78,008,072	75,181,248
Provision for diminution in value of marketable securities during the	2,927,823	(681,903)
	<b>75,080,250</b>	<b>75,863,151</b>
Number of units	7,468,138	7,319,946
NAV per unit at cost price	<b>10.05</b>	<b>10.36</b>

				<b>30.06.2025 to 30.09.2025</b>	<b>30.06.2024 to 30.09.2024</b>
				<b>BDT</b>	<b>BDT</b>
<b>14</b>	<b>Gain/(Loss) on sale of marketable securities</b>				
		<b>No. of Shares</b>	<b>Sales Proceeds</b>	<b>Cost of Sales</b>	<b>Net Realised Gain/(Loss)</b>
					<b>Net Realised Gain/(Loss)</b>
	LHBL			-	(2,652,842)
	TECHNODRUGS			-	2,585,449
	SHAHJABANK	148,000	2,723,307	2,700,282	-
	SQURPHARMA	8,485	1,893,017	1,806,499	-
				<b>109,543</b>	<b>(67,393)</b>
<b>15</b>	<b>Dividend income</b>				
	BERGERPBL			115,500	-
	GP			-	125,000
	LHBL			-	1,448,500
	MARICO			289,500	-
	OLYMPIC			-	120,000
	SQURPHARMA			-	839,790
				<b>405,000</b>	<b>2,533,290</b>
<b>16</b>	<b>Profit on bank deposit, FDR, and Bond</b>				
	Profit income from MSND account			137,559	366,140
	Profit income from MTDR- DBH Finance PLC			10,709	271,620
	Profit income from MTDR- MBPLC			270,418	303,894
				<b>418,687</b>	<b>941,654</b>
<b>16.01</b>	<b>Profit income from MSND account</b>				
	ONE Bank PLC			72,327	304,808
	Meghna Bank PLC			65,233	61,332
				<b>137,559</b>	<b>366,140</b>
<b>17</b>	<b>Provision/write back of provision against diminution in value on investment</b>				
	Opening balance as on July 01, 2025			(681,903)	(3,086,980)
	Unrealized gain/(loss) as on September 30, 2025			3,609,726	4,064,381
	<b>Unrealized gain/(loss) for the period</b>			<b>2,927,823</b>	<b>7,151,361</b>
<b>18</b>	<b>Earnings per unit</b>				
	<b>Net profit/(loss) after provision of unrealized gain/(loss)</b>			<b>3,751,340</b>	<b>6,938,183</b>
	Number of units			7,468,138	11,758,221
	<b>Earnings per unit during the period</b>			<b>0.50</b>	<b>0.59</b>

**CWT-Community Bank Shariah Fund**  
**Investment in marketable securities (Portfolio)**  
As at 30 September 2025

SL No.	Sector	Name of the Company	No. of Shares	Average Cost Price Per Share	Market Price Per Share	Total Acquisition Cost	Total Market Value	Gain/(Loss)	% of NAV	Sector's % of NAV
1	Pharmaceuticals & Chemicals	MARICO	4,825	2,323.85	2,842.10	11,212,590	13,713,133	2,500,543	14.37%	24.48%
2		SQURPHARMA	37,015	212.90	215.00	7,880,678	7,958,225	77,547	10.10%	
3	Fuel & Power	MJLBD	115,006	97.45	96.70	11,207,822	11,121,080	(86,742)	14.37%	14.37%
4	Miscellaneous	BERGERPBL	7,160	1,548.84	1,461.90	11,089,674	10,467,204	(622,470)	14.22%	14.22%
5	Telecommunication	BSCPLC	61,000	132.75	136.60	8,097,478	8,332,600	235,122	10.38%	24.50%
6		ROBI	400,000	27.54	29.60	11,016,177	11,840,000	823,823	14.12%	
<b>Total</b>						<b>60,504,419</b>	<b>63,432,242</b>	<b>2,927,823</b>	<b>77.56%</b>	<b>77.56%</b>